

## Net Stable Funding Ratio

Quantitative information on Net Stable Fund Ratio (NSFR) is given below:

(₹ in Crore)	Quarter ended 31 December 2021					Quarter ended 31 March 2022					
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
<b>ASF Item</b>											
1	<b>Capital: (2+3)</b>	1,145	-	-	175	1,320	1,202	-	-	175	1,377
2	Regulatory capital	1,145	-	-	175	1,320	1,202	-	-	175	1,377
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	<b>Retail deposits and deposits from small business customers: (5+6)</b>	-	520	441	2,996	3,767	-	614	448	3,175	4,026
5	Stable deposits	-	-	-	-	-	-	-	-	-	-
6	Less stable deposits	-	520	441	2,996	3,767	-	614	448	3,175	4,026
7	<b>Wholesale funding: (8+9)</b>	-	1,114	970	1,973	2,300	-	1,294	1,522	2,172	2,849
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	-	1,114	970	1,973	2,300	-	1,294	1,522	2,172	2,849
10	<b>Other liabilities: (11+12)</b>	399	-	-	-	-	305	-	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	399	-	-	-	-	305	-	-	-	-
13	<b>Total ASF (1+4+7+10)</b>	1,544	1,634	1,411	5,144	7,387	1,507	1,908	1,970	5,522	8,252

RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					63					64
15	Deposits held at other financial institutions for operational purposes	14	-	-	-	7	12	-	-	-	6
16	<b>Performing loans and securities: (17+18+19+21+23)</b>	-	2,241	1,629	2,768	4,275	-	2,340	1,731	3,073	4,645
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	38	2	0	7	-	10	5	11	15
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	2,142	1,562	2,149	3,679	-	2,260	1,652	2,361	3,963
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
21	Performing residential mortgages, of which:	-	61	65	619	589	-	70	74	701	667
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-
24	<b>Other assets: (sum of rows 25 to 29)</b>										
25	Physical traded commodities, including gold	-				-	-				-

26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-		-	-	-	-
27	NSFR derivative assets		-	-	-	-		-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-		-	-	-	-
29	All other assets not included in the above categories	428	50	-	590	1,042	490	274	55	534	1,187
30	Off-balance sheet items	64				3	164				8
<b>31</b>	<b>Total RSF (14+15+16+24+29+30)</b>					5,390					5,910
<b>32</b>	<b>Net Stable Funding Ratio (%)</b>					137.05%					139.61%

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